

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Theresa Ann Brinson  
Debtor

Case No. 18-02948-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 15

Date Rcvd: Oct 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2018.

db +Theresa Ann Brinson, 222 S. Hanover St., Nanticoke, PA 18634-2221  
5084666 +A & B Marketing, Inc., 6500 Bowden Rd. #220, Jacksonville, FL 32216-8067  
5084669 +CNAC, 110 N. Courtland St., East Stroudsburg, PA 18301-2104  
5084670 +Geisinger Health System, 100 North Academy Ave., Danville, PA 17822-0001  
5084672 +KML Law Group, P.C., Suite 5000, BNY Mellon Independence Ctr., 701 Market St., Philadelphia, PA 19106-1538  
5084673 +Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005  
5084676 +Sunrise Credit Services Inc., 234 Airport Plaza Blvd., Ste 4, Farmingdale, NY 11735-3938  
5084678 +UFCW Fed. Credit Union, 377 Wyoming Ave., Wyoming, PA 18644-1821

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5084667 +EDI: CINGMIDLAND.COM Oct 29 2018 23:08:00 AT & T Mobility II, LLC,  
c/o AT&T Services, Inc., Karen A. Cavagnaro - Lead Paralegal, One AT&T Way, Rm.3A104,  
Bedminster, NJ 07921-2693  
5084668 +EDI: CAPITALONE.COM Oct 29 2018 23:08:00 Capital One, PO Box 30285,  
Salt Lake City, UT 84130-0285  
5084671 +EDI: CBS7AVE Oct 29 2018 23:08:00 Homevisions, 1112 7th Avenue, Monroe, WI 53566-1364  
5084674 +EDI: CBS7AVE Oct 29 2018 23:08:00 Montgomery Ward, 3650 Milwaukee St.,  
Madison, WI 53714-2304  
5085356 +EDI: PRA.COM Oct 29 2018 23:08:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5084675 +E-mail/Text: bankruptcy@loanpacific.com Oct 29 2018 19:06:48 Pacific Union Financial, LLC,  
1603 LBJ Freeway, Suite 500, Farmers Branch, TX 75234-6071  
5084679 +EDI: VERIZONCOMB.COM Oct 29 2018 23:08:00 Verizon Bankruptcy Dept., 500 Technology Drive,  
Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5084677\* +Theresa Ann Brinson, 222 S. Hanover St., Nanticoke, PA 18634-2221

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2018

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Pacific Union Financial, LLC bkgroup@kmllawgroup.com  
Jill M. Spott on behalf of Trustee Robert P. Sheils, Jr (Trustee) jspottesq@sheilslaw.com,  
psheldon@sheilslaw.com  
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com, PA41@ecfcbis.com;psheldon@sheilslaw.com  
Tullio DeLuca on behalf of Debtor 1 Theresa Ann Brinson tullio.deluca@verizon.net  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 **Theresa Ann Brinson**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4913**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:18-bk-02948-JJT**

**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Theresa Ann Brinson  
aka Theresa A. Brinson, aka Theresa Brinson

**By the  
court:**



Honorable John J. Thomas  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**